

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

WILLIAM H. OLIVER, JR.
Attorney for Debtor[s]
2240 Highway 33-Suite 112
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732-988-1500
WO-7129

In Re:

Cora Altman

Case No.: 17-19873Judge: KCFChapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. ☒ Motion for Relief from the Automatic Stay filed

by Toyota Motor Credit, creditor,

A hearing has been scheduled for 10/25/2017, at 9:00 a. m.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ a.m.

- ☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☒ Payments have been made in the amount of \$ 1053.36, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

I will provide funds to my attorney prior to the hearing date.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 09/22/2017

/s/ Cora Altman
Debtor's Signature

Date: _____

Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.

$$\mathbb{T} = \{z \in \mathbb{C} : |z| = 1\} = \{e^{i\theta} : \theta \in [0, 2\pi)\}.$$

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Statement Period: May 21 2017-Jun 20 2017
Cust Ref #: ~~766-223-5385~~ ##
Primary Account #: ~~766-223-5385~~

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$105.00
Total Returned Item Fees (NSF)	\$0.00	\$0.00

Transactions	by Date			
05/22	DEBIT CARD PAYMENT, *****54002428077 AUT 052117 VISA DDA PUR AOL 24X7 LIVE SUPPORT 800 827 6364 *VA	1.99		628.77
05/22	ELECTRONIC CK PMT-ARC, SHELL PAYMENT CHECK PYMT 2151	83.75		545.02
05/22	DEBIT	100.00		445.02
05/22	Check #2155	99.67		345.35
05/25	ELECTRONIC CK PMT-ARC, VERIZON WIRELESS PAYMENT 2157	100.17		245.18
05/30	ACH DEBIT, TRANSPREMIERLIFE INSPAYMENT **.*3683612	116.38		128.80
06/01	ACH DEPOSIT, NYS TEAM PENS165 PENSION 68E592949 EFT#		266.00	394.80
06/05	DEPOSIT		250.00	644.80
06/05	DEBIT	85.00		559.80
06/09	ELECTRONIC CK PMT-ARC, TRAVELERS PL CHECK PYMT 2158	244.66		315.14
06/12	PHONE TRANSFER		351.12	666.26
06/14	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC *****00705A SSA		1,104.00	1,770.26



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CORA ALTMAN
ANN MARIE ALTMAN

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Statement Period: Jun 21 2017-Jul 20 2017
Cust Ref #:
Primary Account #:

Transactions	by Date (continued)		
07/06	ACH DEBIT AD&D 8776074376 741939875 3351991	33.00	994.35
07/07	DEBIT CARD PURCHASE, *****54002428077 AUT 070617 VISA DDA PUR SHORE EYE ASSOCIATES PA TOMS RIVER *NJ	15.00	979.35
07/10	PHONE TRANSFER		1,330.52
07/12	ACH DEPOSIT SSA TREAS 310 XXSOC SEC *****00705A SSA	1,104.00	2,434.52
07/12	ELECTRONIC CK PMT-ARC VERIZON FINANCIA PAYMENTS 2169	89.45	2,345.07
07/13	DEBIT CARD PURCHASE, *****54002428077 AUT 071217 VISA DDA PUR SHORE EYE ASSOCIATES PA TOMS RIVER *NJ	15.00	2,330.07
07/13	Check #2171	337.04	1,993.03
07/14	Check #2170	99.67	1,893.36
07/17	DEBIT CARD PURCHASE, *****54002428077 AUT 071317 VISA DDA PUR CUREXA 855 9270390 *NJ	50.00	1,843.36
07/18	DEBIT POS, *****54002428077 AUT 071717 DDA PURCHASE WALGREENS STORE 1311 ROU TOMS RIVER *NJ	65.99	1,777.37
07/18	DEBIT POS, *****54002428077 AUT 071717 DDA PURCHASE WALGREENS STORE 1311 ROU TOMS RIVER *NJ	10.49	1,766.88
07/19	DEPOSIT	327.94	2,094.82
07/19	DEBIT	250.00	1,844.82
07/20	DEBIT CARD PURCHASE, *****54002428077 AUT 071917 VISA DDA PUR SCENTED CREATIONS BY D TOMS RIVER *NJ	20.92	1,823.90
07/20	DEBIT POS, *****54002428077 AUT 072017 DDA PURCHASE SHOPRITE OF ROUTE 37 S TOMS RIVER *NJ	87.86	1,736.04
07/20	INTEREST PAID	0.02	1,736.06

Checks	Paid	No. Checks: 7	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments			
Check #	Check Date	Check Amount	Check #	Check Date	Check Amount	
06/29		2159	53.42	06/28	2165*	35.10
06/23		2160	155.00	07/14	2170*	99.67
06/29		2162*	99.67	07/13	2171	337.04
06/22		2163	171.55			

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Statement Period: Jul 21 2017-Aug 20 2017
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

Checks	Paid	No. Checks: 8	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments		
Check #	Check Date	Check Amount	Check #	Check Date	Check Amount
07/25	2173	53.42	07/27	2179	115.74
07/25	2174	64.50	08/18	2182*	86.33
07/28	2177*	31.26	08/18	2184*	353.12
07/31	2178	125.00	08/16	2189*	69.73

Beginning	Interest	Rate	0.02%
Number	of days	in this Statement	Period
Interest	Earned	this Statement	Period
Annual	Percentage	Yield Earned	0.02%
Interest	Paid	Year to date	0.09